

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE: Michael Scott Rentzel**

**Debtor(s)**

**CHAPTER 13**

**PENNYMAC LOAN SERVICES, LLC**

**Movant**

**vs.**

**NO. 20-01760 HWV**

**Michael Scott Rentzel**

**Debtor(s)**

**Jack N. Zaharopoulos**

**Trustee**

**11 U.S.C. Section 362**

**ANSWER TO  
MOTION OF PENNYMAC LOAN SERVICES,  
LLC FOR RELIEF FROM THE AUTOMATIC  
STAY UNDER SECTION 362**

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Admitted.
6. Admitted.
7. Admitted.

8. Denied. Debtor lost his job after 17 years but he has found new employment and believes he can catch up on his mortgage and his trustee payment.
9. Admitted.
10. Debtor is without personal knowledge as to the veracity of this allegation and the remaining allegations are a request for relief to which no response is required.
11. No response required.

WHEREFORE, Debtor respectfully requests this Honorable Court deny the Motion for Relief.

Respectfully Submitted:

/s/ Dawn M. Cutaia  
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